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REPLY TO TRENTON OFFICE

Honorable Commissioner of Patents
Washington, D.C. 20231

June 15, 2001

Re: Patent Application; An Automated System for Borrowers and Savers;
Our File No. 2110/12/99

Dear Sirs:

Enclosed herewith for filing are the following:

1. Patent Application for U.S. Letters Patent and Drawings.
2. Combined Declaration and Power of Attorney in Original Application.
3. Verified Statement Claiming Small Entity Status.
4. Form 1449.
5. Copies of Prior Art.
6. Filing Fee Check for \$355.00.

Very truly yours,

Registration No. 26,961

Enclosures: Application and Drawings; Declaration and Power of Attorney; Verified Statement Claiming Small Entity Status; Form 1449; Copies of Prior Art; Check for \$355.00; Postcard

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